

REPORTING GUIDELINES PAYMENTS STATISTICS – OTHER REPORTERS

Financial Stability

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1 PAYMENTS STATISTICS REPORTING IN GENERAL

1.1 General information

1.1.1 Background

Danmarks Nationalbank collects, processes and publishes statistical data on payment services. This is done inter alia in accordance with directions from the Danish Payments Council.

1.1.2 Use

In addition to producing and publishing statistics, Danmarks Nationalbank can use the data collected in its oversight of payment and settlement systems and the most important payment solutions. The data is also used in Danmarks Nationalbank's participation in the European cooperation on the collection of data for European payments statistics, cf. Regulation (EU) No. 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/43) and Recommendation ECB 2013/44 of the same date.

1.1.3 Confidentiality

The data reported is treated confidentially at Danmarks Nationalbank to ensure that it is not disclosed to third parties. Moreover, care is taken to ensure that individual reporters cannot be identified when data is released. However, if confidentiality prevents data from being released, individual reporters may give their consent to the release of data. Such consent may be revoked at any time, effective for future releases.

1.1.4 Additional reporting material

These reporting guidelines form part of the full reporting material which is relevant for reporting to Danmarks Nationalbank. The full material is available on Danmarks Nationalbank's website.

1.2 Population and reporting

1.2.1 Reporting institutes and companies

The reporting population consists of payment service providers and other companies, which are involved in handling of payments.

This guideline is to be used by reporting companies other than banks and Nets, i.e.

- Issuers of payment cards, including e-money cards and payment cards with limited use
- Acquirers of transactions using foreign payment cards in Denmark
- Payment services providers of card terminals

- Payment services providers of payment gateways
- Operators of ATMs
- Cash-in-Transit Companies
- The Danish Bankers Association
- Danmarks Nationalbanken

Afterwards, as an umbrella term either reporter or reporting company is used for the above mentioned.

1.2.2 Reporting period and deadline

Reporting companies will report data on a quarterly basis. Reporting must be received by Danmarks Nationalbank on the last working day of the month after the quarter by 1:00 p.m. at the latest.

1.2.3 Changes in company structure

A newly established companies will report data for the quarter of establishment with the same deadline as existing reporting companies.

A reporting company that is terminated, e.g. as part of a merger, will make its final report of data for the quarter of termination.

When reporters merge, the continuing company will report data for the merged banks.

1.2.4 Calculation method

Data on stocks, e.g. number of ATMs, is calculated on the last day of the quarter.

Data on flows, e.g. transactions using payment card, is reported as the accumulated sum for the quarter.

All amounts should be reported as integer in Danish kroner, i.e. no use of decimals. Foreign currency amounts are translated into Danish kroner at the exchange rate on the date of the transaction or calculation of the stock in question, e.g. value of e-money in circulation.

1.2.5 Reporting a value, not available or not calculated

In case e.g. an issuer of payment cards has not issued a certain card, it is optional to report a value of zero or leave the reporting data field empty.

1.3 Reporting forms

The periodic reporting is based on 20 reporting forms, cf. Table 1. The following sections describe each of these forms.

List of reporting forms

Tabele 1

<i>Form</i>	<i>Description</i>
Form Masterdata:	Identification of reporting and reporter
Form KORTPI:	Cards issued, number
Form ATM:	ATMs, number
Form TKORTPIa:	Transactions with cards issued, number
Form TKORTPIb:	Transactions with cards issued, value
Form TUKORTa:	Transactions with cards issued abroad, number
Form TUKORTb:	Transactions with cards issued abroad, value
Form TMOBILa:	Transactions using mobile phone, tablet, PC or similar digital equipment, number
Form TMOBILb:	Transactions using mobile phone, tablet, PC or similar digital equipment, value
Form MKORTPIa:	Misuse of cards, number
Form MKORTPIb:	Misuse of cards, value
Form EPT:	Terminals for e-money cards, number
Form TAKORT:	Recurrent payments using card, number and value
Form POSKTL:	Card terminal, number
Form MNETB:	Online bank fraud, number and value
Form HIKH:	Withdrawals and deposits of cash, CIT-companies, number and value
Form AFTQVR:	Agreements, number
Form DELTRTGS:	Participants in RTGS-systems, number
Form TRTGSa:	Transactions in RTGS-systems, number
Form TRTGSb:	Transactions in RTGS-systems, value

In subsequent paragraphs a brief review of which forms a reporting company is expected to report depending on which services the company undertakes. A reporting company can easily be part of more than one overall reporting type, e.g. an issuer of payment cards or operator of ATMs may also be an acquirer of transactions with foreign payment cards.

1.3.1 Issuers of payment cards

This reporting group of companies consists of issuers of payment cards such as MasterCard and Visa, issuers of e-money cards, and issuers of cards with a limited use, e.g. merchant or petrol cards.

All issuers of cards are expected to report using the forms KORTPI, TKORTPIa, TKORTPIb, AFTQVR. In addition, depending on type of card issued, an issuer of

- payment cards such as Visa and MasterCard is potential also requested to report using form: TMOBILa, TMOBILb, MKORTPIa and MKORTPIb.
- e-money card also reports using form EPT, in case the issuer also supply a e-money terminals to be used for payments using the issued card.

1.3.2 Acquirers of transactions with foreign payment cards

In case the reporting company is an acquirer of transactions with foreign payment cards in Denmark, the following forms TUKORTa, TUKORTb, MKORTPIa, MKORTPIb and AFTQVR are used for reporting.

1.3.3 Payment Service Provider of card terminals

A reporter who sells, leases or rents out card terminals is requested to report using form POSKTL.

1.3.4 Payment Service Provider of payment gateways

A report who provides payment gateways is requested to report using forms TAKORT and AFTQVR.

1.3.5 Operators of ATMs

Operators of ATMs, not included banks which report according to another guideline, is requested to report using form ATM.

1.3.6 Cash-In-Transit companies

CIT-companies reports using form HIKH.

1.3.7 The Danish Bankers Association

The Danish Bankers Association reports online bank fraud on behalf of the banks, by use of form MNETB.

1.3.8 Danmarks Nationalbank

Danmarks Nationalbank reports using forms DELTRTGS, TRTGSa og TRTGSb.

2 REPLACEMENT REPORTS AND REVISIONS

2.1.1 Replacement reports

If Danmarks Nationalbank requests a replacement report, cf. the chart in Box 1, before 1:00 p.m., it must be submitted no later than 1:00 p.m. on the following working day.

In order to optimise the correspondence between Danmarks Nationalbank and the reporter is encouraged to state a group email address to Danmarks Nationalbank. This ensures that replies from Danmarks Nationalbank are always received by a group of recipients. The group email address should be stated in the Masterdata form, cf. 3.1.6, in connection with reporting.

General control process

Danmarks Nationalbank's control process, cf. the chart in Box 1, starts when a report is received in FIONA. In order for this to happen, the following three variables must be stated correctly in the Masterdata form:

- Reporter's (Danish) central business number (CVR-nummer)
- Reporting period
- Serial number

If reporter's central business registration number is not known to Danmarks Nationalbank as a reporter to the statistics, the reporting period has not yet been activated or the serial number is not stated correctly, the report will be rejected in FIONA with notification to this effect. The reporter corrects one or more of the three variables and resubmits the report.

After receipt of the report in FIONA, three types of checks are carried out (format, objective and analytical checks), all of which may prompt a requirement for the reporter to submit a replacement report with corrected errors and comments on outliers that are not due to errors. Please note that reporting to Danmarks Nationalbank is not considered to be complete until no errors are found in the first check – the format check.

This means that Danmarks Nationalbank cannot perform objective or analytical checks until any formatting errors have been corrected.

The three checks: format checks, objective checks and analytical checks are outlined below.

Format checks

When a report is received in FIONA, the first step is to carry out a number of format checks, e.g. that there is no text in data fields and that date is correctly stated.

If errors are found, the reporter receives an error message immediately when trying to submit the report. The reporter corrects the errors and resubmits the report.

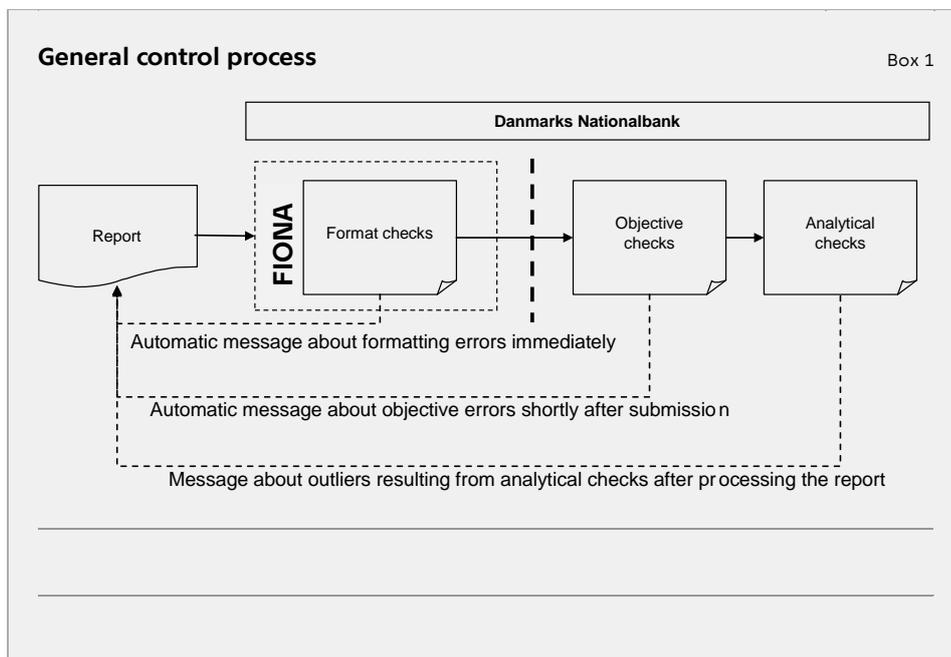
If no errors are found when checking for correct format, then the report is received by Danmarks Nationalbank.

Objective checks

After receiving the report, Danmarks Nationalbank carries out a number of objective checks, defined as true or false statements, so all errors *must* be corrected. A threshold has been defined for each objective check so that e.g. rounding-off does not result in erroneous outliers. The checks are to ensure e.g. that the number of debit cards issued corresponds to the sum of international debit cards, Dankort and Co-branded Dankort issued, i.e. that identities are complied with.

The reporter is notified of any errors, usually shortly after submission. The reporter corrects the errors and submits a replacement report.

A list of all objective checks applied to payments statistics reporting has been prepared. This list is available on Danmarks Nationalbank's website.



Analytical checks

When objective checks are passed, the analytical checks are performed. Since outliers in such checks are not necessarily errors, they must be assessed by a Danmarks Nationalbank employee, who decides whether the reporter needs to be contacted to clarify the reason for the outlier. If the outlier is attributed to erroneous reporting, the reporter must submit a replacement report. If the outlier is not an error, the reporter should elaborate.

Since outliers found in analytical checks must be assessed by a Danmarks Nationalbank employee, it is not possible to state when the reporter can expect a message about any outliers. Such messages can therefore be expected in the period from Danmarks Nationalbank's receipt of the report until the release of the statistics. Please note that Danmarks Nationalbank may also ask questions in relation to reporting after the data release. If such correspondence leads to a requirement for a new report, this constitutes a revision, cf. the following section.

2.1.2 Revisions

Revisions are defined as any changes to previously released statistics. Revisions can be the result of several factors, including correction of errors in source data e.g. errors in reports submitted, that were not correct prior to the release.

Danmarks Nationalbank's revision policy is an element of the preparation of reliable, relevant and consistent payments statistics. The revision poli-

cy is consistent with international recommendations and standards. Danmarks Nationalbank's statistics are revised according to a fixed, coherent and published plan, i.e. a revision cycle.

The revision cycle also reflects the trade-off between qualitative, practical and cost-related factors for both reporters and statistics users and Danmarks Nationalbank. The revision cycle for the payments statistics using data from this report is as follows:

- Time of revision:
The statistics are normally revised every quarter when data for the latest quarter is ready to be released.
- Revision period:
The statistics are normally revised one quarter back in time. The April release may comprise revision of all historical data. In most cases revisions are expected to be limited to data for the current and the preceding calendar years.

Given the revision policy, the reporter should therefore be helpful in assisting with replacement reports for the current and preceding year. Replacement reports are submitted after a dialog between the reporter and Danmarks Nationalbank on how best to correct submitted errors in reports. However, focus is typically given to the two preceding quarters. If errors are found in even older reports, the reporter should be able to correct the error, either by submitting an XML replacement report or manually via Danmarks Nationalbank's web application FIONA Online, where the reporter can access the "old" reports and correct the error.

For security reasons, not all historical reports are immediately accessible via FIONA Online. The reporter must therefore contact Danmarks Nationalbank if the error is to be corrected via FIONA Online.

2.2 Sending of test reports

Reporting company can turn to Danmarks Nationalbank for access to test environment, in which test reports can be sent to Danmarks Nationalbank.

2.2. Overview of acts, ECB/EU regulations and documents

These reporting guidelines refer to the following acts and international documents/regulations.

2.2.1 Danish acts, executive orders, etc.

- The Danish Payment Services and Electronic Money Act
(Lov om betalingstjenester og elektroniske penge)
- The Danish Financial Business Act
(Lov om finansiel virksomhed)

2.2.2 EU and ECB documents

- Regulation (EU) No. 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/43).
- Recommendation of the European Central Bank of 28 November 2013 on payments statistics (ECB/2013/44).
- Regulation (EU) No. 751/2015 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions.

3 FORM MASTERDATA: IDENTIFICATION OF REPORTING AND DATA ON THE REPORTER

Reporting should be accompanied by a Masterdata form containing data on the reporting and the reporter.

Form MASTERDATA: Identification of reporting and information on reporter		Chart 1
Identification of reporting		
Company's registration number (CVR)		
Reporting period (yyyyXX)		
Serial number		
Is there reporting final (Yes/No)		
Information om virksomheden		
Name of Company		
Street name and number		
Postal code		
Postbox		
Town/city		
Telephone number		
Contacts		
Name	Telephone number	Email address

3.1 Information

3.1.1 Company's registration number (CVR)

The reporting company's registration number in the Danish Central Register of Businesses.

3.1.2 Reporting period

Shows the reference period for reporting stated according to the principle yyyyXX where

- yyyy is the year
- XX is the quarter
 - 41, 42, 43, 44 representing 1st, 2nd, 3th and 4th quarter

Thus, reporting for the 1st quarter of 2016 should be stated as 201641.

3.1.3 Serial number

The serial number for the first reporting submitted for a new reference period should be 1. Subsequent reporting for the same reference period should be numbered consecutively – also in case of test reporting.

3.1.4 *Is the reporting final*

If the reporting is final and ready to be passed on for manual analytical checks at Danmarks Nationalbank, specify "Ja" (Yes). In case of test reporting where Danmarks Nationalbank is to conduct only automatic objective checks, specify "Nej" (No).

3.1.5 *Information on the company*

Specify the reporter's name, postal address and main telephone number (e.g.: 33636363 or +4533636363), etc.

3.1.6 *Contacts*

For each report, the reporter should specify one or more contacts with name, direct telephone number and email address. They are responsible for the reporting and may be contacted for any questions. Lines can be added if more than one person is responsible for the reporting and it is possible to specify a group email address.

4 FORM KORTPI: CARDS ISSUED

This form is for reporting data on the number of cash cards, payment cards, e-money cards and other cards by the card issuer.

All activated and valid cards should be recorded, i.e. all cards that have not expired, been withdrawn or blocked after activation.

It makes no difference whether the cardholder is Danish resident or a non-Danish resident, i.e. cards issued to non-residents are also included in the calculation.

Both physical and virtual cards are included. Virtual cards are cards that are available only in electronic form, but distinguish themselves from tokens by having own Primary Account Number (PAN).

Also included are cards issued to consumers, i.e. private cards, cf. 4.2.4, and cards for employees of companies, i.e. commercial cards, cf. 4.2.5.

Cards issued as combined debit and credit cards, cf. 4.1.3 and 4.1.8, are included in the calculations of both card types.

For cards drawing on electronic money, e-money cards, cf. 4.1.13 and 4.1.14, and other prepaid card, cf. 4.1.17, the value of prepaid funds is also reported.

Form KORTPI: Number of cards issued

Chart 2

	Total	Cards issued without contactless technology	Cards with contactless technology	Consumer cards	Commercial cards	Cards on which e-money can be stored directly	Cards which give access to e-money stored on accounts	Value of e-money issued / prepaid funds	Charge cards	Prepaid cards
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10
1.1 Cash cards										
1.2 Payment cards										
1.3 Debit cards										
1.4 Dankort										
1.5 Co-branded Dankort										
1.6 Internationale debit cards										
1.7 Other debit cards										
1.8 Credit cards										
1.9 Internationale credit cards										
Of which										
1.10 Co-branded petrol cards										
1.11 Other co-branded cards										
1.12 Other credit cards										
1.13 E-money cards, wide application										
1.14 E-money cards, limited application										
Of which										
1.15 E-money cards, limited application, public transport										
1.16 E-money cards, limited application, retail commerce										
1.17 Other Cards										
Of which										
1.18 Petrol cards										
1.19 Cards in retail commerce										

4.1 Types of card

4.1.1 Cash cards

Cards that can be used only for cash withdrawals at branches or ATMs of the issuing bank or other banks.

4.1.2 Payment cards

Cards with wide application. These cards differ from cards with limited application as defined in section 38(1) of the Danish Payment Services and Electronic Money Act (lov om betalingstjenester og elektroniske penge).

Examples include the national debit card (Dankort), the with Visa co-branded national debit card (VisaDankort), international debit cards such as MasterCard Debit and Visa Electron, and international credit cards such as MasterCard, Visa, American Express and Diners Club.

Identity: $1.2 = 1.3 + 1.8$

4.1.3 Debit cards

Cards where the payment is debited to the payer's account immediately after the bank has received the transaction information.

Examples include the national debit card (Dankort), the co-branded Dankort (VisaDankort) and international debit cards such as Visa Electron and MasterCard Debit.

Identity: 1.3 = 1.4 + 1.5 + 1.6 + 1.7

4.1.4 Dankort

The national debit card in Denmark with characteristics as described in 4.1.3.

Co-branded Dankort are not included in the calculation, but are reported separately, cf. 4.1.5.

4.1.5 Co-branded Dankort

Dankort, cf. 4.1.4, which are co-branded with another card e.g. Visa.

4.1.6 International debit cards

Debit cards with characteristics as described in 4.1.3, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa Electron and MasterCard Debit.

4.1.7 Other debit cards

Debit cards with characteristics as described in 4.1.3, which cannot be referred either to 4.1.4, 4.1.5 or 4.1.6. An example is Akiliut-card by Grønlandsbanken.

4.1.8 Credit cards

Cards where the payment is not debited to the payer's account immediately after the bank has received the transaction information, but only after a period of time agreed between the payer and the bank, typically once a month. An agreement for additional credit, a revolving credit facility, may be linked to the credit card. This credit facility is typically interest-bearing.

Identity: 1.8 = 1.9 + 1.12

4.1.9 International credit cards

Credit cards with characteristics as described in 4.1.8, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa, MasterCard, American Express and Diners Club.

4.1.10 Co-branded petrol cards

International credit cards as described in 4.1.9, co-branded with petrol cards. Only cards issued by the bank should be recorded.

4.1.11 Other co-branded cards

International credit cards as described in 4.1.9, co-branded with store cards, loyalty cards, membership cards, etc. issued by a company or an association. Only cards issued by the bank should be recorded.

Har fx detailkæde ikke selv licens, så indberettes oplysninger her, at den indberettende virksomhed, der har licens til at udstede disse kreditkort. (oversæt til engelsk)

4.1.12 Other credit cards

Credit cards not issued under a licence from an international card company and with characteristics as described in 4.1.9. An example is cards issued by Forbrugsforeningen.

4.1.13 E-money cards with wide application

Cards used for e-payment as defined in section 6(21) of the Danish Payment Services and Electronic Money Act. Only e-money cards with wide application are reported here – not cards drawing on electronic money with limited application pursuant to section 39 p(1)(1) of the Act.

4.1.14 E-money cards with limited application

Cards used for e-payment as defined in section 6(21) of the Danish Payment Services and Electronic Money Act. Only e-money cards drawing on electronic money with limited application pursuant to section 39 p(1)(1) of the Act.

4.1.15 E-money cards with limited application, public transport

Cards with characteristics as described in 4.1.14 used for payments related to public transportation, e.g. Rejsekortet.

4.1.16 E-money cards with limited application, public transport

Cards with characteristics as described in 4.1.14 used for payments in retail commerce.

4.1.17 Other cards

Cards with limited application pursuant to section 38 of the Danish Payment Services and Electronic Money Act.

4.1.18 Other cards, petrol cards

Cards with characteristics as describe in 4.1.17 issued by petrol and oli companies. Only non-co-branded petrol cards are reported. Co-branded petrol cards are reported in 4.1.10.

4.1.19 Other cards, cards in retail commerce

Cards with characteristics as describe in 4.1.17 issued by retail stores, chain of stores, shopping centres, chamber of commerce etc. to be used for payments in connected retail stores.

4.2 Breakdown

4.2.1 Total

Total calculation of cards issued.

Identity: 2.1 = 2.2 + 2.3 = 2.4 + 2.5 = 2.6 + 2.7 = 2.9 + 2.10

4.2.2 Cards issued without contactless technology

Cards issued without chip-based contactless technology, cf. 4.2.3.

4.2.3 Cards with contactless technology

Cards issued with chip-based contactless technology such as Near Field Communication, NFC. These cards enable payment without any contact between the card and the POS-terminal or card reader.

4.2.4 Consumer cards

Cards issued to consumers as defined in article 2 (3) in EU regulation no. 751/2015 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions. Consumer or private cards are distinguished from commercial cards cf. 4.2.5. The card's 6-digit BIN-number unambiguously identifies card type and scheme.

4.2.5 Commercial cards

Cards issued to employees of companies as defined in article 2 (6) in EU regulation no. 751/2015 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions. Cards are distinguished from consumer cards cf. 4.2.4. The card's 6-digit BIN-number unambiguously identifies card type and scheme.

4.2.6 Cards with stored e-money

Cards where funds in the form of electronic money are stored directly on the card chip.

4.2.7 Cards linked to an e-money account

Cards that enable withdrawal of funds in the form of electronic money registered in an account.

4.2.8 Value of e-money issued

The value of outstanding electronic money stored on cards and electronic money registered in an account.

4.2.9 Charge cards

Cards that can be used for payments, covered by a credit facility connected to a payment account, cf. appendix 1 (4b) in the Danish Payment Services and Electronic Money Act.

4.2.10 Prepaid cards

Cards that can be used for payments, not covered by a credit facility connected to a payment account, cf. appendix 1 (3b) in the Danish Payment Services and Electronic Money Act.

5 FORM ATM: ATMS

This form is for reporting data on the number of ATMs installed by the bank in Denmark. The primary function of ATMs is to enable cash withdrawals. However, some ATMs also offer other functions such as cash deposits or credit transfers.

The bank must include all ATMs it has installed – also ATMs that it does not own, but may have leased or rented. It makes no difference whether daily operations and maintenance are outsourced to service providers such as cash-in-transit companies.

Form ATM: Number of ATMs Chart 3

	Total
	2.1
1.1 ATMs	
Of Which	
1.2 ATMs accepting deposits	
1.3 ATMs with a credit transfer function	
1.4 Non-bank branch ATMs	

5.1 Types of ATMs

5.1.1 ATMs

The total number of ATMs installed by the bank.

5.1.2 ATMs that accept deposits

ATMs that accept cash deposits from cardholders.

5.1.3 ATMs with a credit transfer function

ATMs that enable cardholders to initiate credit transfers.

5.1.4 Non-bank branch ATMs

ATMs that are not installed at one of the bank's branches. For instance, an ATM installed on a façade where the bank used to have a branch or a stand-alone ATM installed in a retail store. Only ATMs with public access should be included.

Form TKORTPIb is for reporting the value of these transactions.

Reverse payments (credit transactions) on cards are not subject to reporting, only payments or cash withdrawals are to be reported.

6 FORMS TKORTPIa & TKORTPIb: TRANSACTIONS WITH CARDS ISSUED

Form TKORTPIa is for reporting data on the number of transactions with cash cards, payment cards, e-money cards and other cards issued by the bank, i.e. the same cards as in form KORTPI.

Form TKORTPIa: Number of transactions with cards issued Chart 4

	Total	Transactions made in Denmark							Transactions made abroad						
		Physical trade	Online shopping	Self-service environments	Cash withdrawals	Contactless payments	Payments without PIN	Payments with a PIN	Point of sale	Online shopping	Cash withdrawals	Consumer cards	Commercial cards	Charge cards	Prepaid cards
2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10	2.11	2.12	2.13	2.14	2.15	
1.1 Cash cards															
1.2 Payment cards															
1.3 Debit cards															
1.4 Dankort															
1.5 Co-branded Dankort															
1.6 Internationale debit cards															
1.7 Other debit cards															
1.8 Credit cards															
1.9 Internationale credit cards															
Of which															
1.10 Co-branded petrol cards															
1.11 Other co-branded cards															
1.12 Other credit cards															
1.13 E-money cards, wide application															
1.14 E-money cards, limited application															
Of which															
1.15 E-money cards, limited application, public transport															
1.16 E-money cards, limited application, retail commerce															
1.17 Other Cards															
Of which															
1.18 Petrol cards															
1.19 Cards in retail commerce															

6.1 Types of payment instruments

6.1.1 Cash cards

Cards that can be used only for cash withdrawals at branches or ATMs of the issuing bank or other banks.

6.1.2 Payment cards

Cards with wide application. These cards differ from cards with limited application as defined in section 38(1) of the Danish Payment Services and Electronic Money Act.

Examples include the national debit card (Dankort), the with Visa co-branded national debit card (VisaDankort), international debit cards such as MasterCard Debit and Visa Electron, and international credit cards such as MasterCard, Visa, American Express and Diners Club.

Identity: 1.2 = 1.3 + 1.8

6.1.3 Debit cards

Cards where the payment is debited to the payer's account immediately after the bank has received the transaction information.

Examples include the national debit card (Dankort), the co-branded Dankort (VisaDankort) and international debit cards such as Visa Electron and MasterCard Debit.

Identity: 1.3 = 1.4 + 1.5 + 1.6 + 1.7

6.1.4 Dankort

The national debit card in Denmark with characteristics as described in 6.1.3.

Co-branded Dankort are not included in the calculation, but are reported separately, cf. 6.1.5.

6.1.5 Co-branded Dankort

Dankort, cf. 6.1.4, which are co-branded with another brand of card such as Visa.

6.1.6 International debit cards

Debit cards with characteristics as described in 6.1.3, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa Electron and MasterCard Debit.

6.1.7 Other debit cards

Debit cards with characteristics as described in 6.1.6, which cannot be referred either to 6.1.4, 6.1.5 or 6.1.6. An example is Akiliut-card by Grønlandsbanken.

6.1.8 Credit cards

Cards where the payment is not debited to the payer's account immediately after the bank has received the transaction information, but only after a period of time agreed between the payer and the bank, typically once a month. An agreement for additional credit, a revolving credit facility, may be linked to the credit card. This credit facility is typically interest-bearing.

Identity: 1.8 = 1.9 + 1.12

6.1.9 International credit cards

Credit cards with characteristics as described in 6.1.8, issued under licence from an international card company such as Visa or MasterCard.

Examples include Visa, MasterCard, American Express and Diners Club.

6.1.10 Co-branded petrol cards

International credit cards as described in 6.1.9, co-branded with petrol cards. Only data on payment cards issued by the bank should be reported here.

6.1.11 Other co-branded cards

International credit cards as described in 6.1.9, co-branded with store cards, loyalty cards, membership cards, etc. issued by a company or an association. Only data on cards issued by the bank should be reported here.

6.1.12 Other credit cards

Credit cards not issued under a licence from an international card company and with characteristics as described in 6.1.9. An example is cards issued by Forbrugsforeningen

6.1.13 E-money cards with wide application

Cards used for e-payment as defined in section 6(21) of the Danish Payment Services and Electronic Money Act. Only payments using e-money cards with wide application are reported here – not cards drawing on electronic money with limited application pursuant to section 39 p(1)(1) of the Act.

Cards used for e-payment as defined in section 6(21) of the Danish Payment Services and Electronic Money Act. Only e-money cards drawing on electronic money with limited application pursuant to section 39 p(1)(1) of the Act.

6.1.14 E-money cards with limited application

Cards used for e-payment as defined in section 6(21) of the Danish Payment Services and Electronic Money Act. Only e-money cards drawing on electronic money with limited application pursuant to section 39 p(1)(1) of the Act.

6.1.15 E-money cards with limited application, public transport

Cards with characteristics as described in 6.1.14 used for payments related to public transportation, e.g. Rejsekortet.

6.1.16 E-money cards with limited application, retail commerce

Cards with characteristics as described in 6.1.14 used for payments in retail commerce.

6.1.17 Other cards

Cards with limited application pursuant to section 38 of the Danish Payment Services and Electronic Money Act.

6.1.18 Other cards, petrol cards

Cards with characteristics as describe in 6.1.17 issued by petrol and oli companies. Only non-co-branded petrol cards are reported. Co-branded petrol cards are reported in 6.1.10.

6.1.19 Other cards, cards in retail commerce

Cards with characteristics as describe in 6.1.17 issued by retail stores, chain of stores, shopping centres, chamber of commerce etc. to be used for payments in connected retail stores.

6.2 Breakdown

6.2.1 Total

Total calculation of transactions made in Denmark and, possibly, abroad.

$$\begin{aligned} \text{Identity: } 2.1 &= 2.2 + 2.3 + 2.4 + 2.5 + 2.9 + 2.10 + 2.11 = 2.12 + 2.13 \\ &= 2.14 + 2.15 \end{aligned}$$

6.2.2 Physical trade, Denmark

Payments in trade in Denmark where both the payer and the payee are physically present as defined in section 6(13) of the Danish Payment Services and Electronic Money Act. An example is staffed checkout in retail stores.

6.2.3 Online shopping, Denmark

Payments to retailers in Denmark made in online shopping, including mail order and telephone sales. This type of payment is referred to also as Card Not Present (CNP) transactions.

6.2.4 Self-service environments, Denmark

Payments made in unstaffed self-service environments in Denmark. Examples include pumps at petrol stations, parking meters, parking facilities, bridges and toll roads, automatic ticket machines and supermarket self-scan checkouts as well as vending machines for small items.

6.2.5 Cash withdrawals, Denmark

Cash withdrawals made at ATMs or over the counter in Denmark.

In the calculation only card transactions are include. Thus only cash withdrawals in other banks' branches or ATMs are included. Cards used to withdrawal at the issuing bank over the counter or ATM are only used to

identify cardholder and connected accounts. The withdrawals are afterwards directly debited to the account, no card transaction is initiated.

6.2.6 Contactless payments

Payments in physical trade, cf. 6.2.2, and self-service environments, cf. 6.2.4, in Denmark made using contactless technology such as Near Field Communication, NFC.

6.2.7 Payments made without a PIN

Payments in physical trade, cf. 6.2.2, and self-service environments, cf. 6.2.4, in Denmark where payment is authorised without a PIN.

Identity: 2.7 = 2.2 + 2.4 - 2.8

6.2.8 Payments with a PIN

Payments in physical trade, cf. 6.2.2, and self-service environments, cf. 6.2.4, in Denmark where payment is authorised with a PIN.

Identity: 2.8 = 2.2 + 2.4 - 2.7

6.2.9 Point of sale transactions, abroad

Payments made at the Point of Sale, POS, abroad.

6.2.10 Online shopping, abroad

Payments to retailers abroad for online shopping, including mail order and telephone sales. This type of payment is referred to also as Card Not Present (CNP) transactions.

6.2.11 Cash withdrawals, abroad

Cash withdrawals made at ATMs or over the counter in a bank abroad.

6.2.12 Consumer cards

Transactions with cards issued to consumers as defined in article 2 (3) in EU regulation no. 751/2015 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions. Consumer or private cards are distinguished from commercial cards cf. 6.2.13. The card's 6-digit BIN-number unambiguously identifies card type and scheme.

6.2.13 Corporate cards

Transactions with cards issued to employees of companies as defined in article 2 (6) in EU regulation no. 751/2015 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions. Cards are distinguished from consumer cards cf.

6.2.12. The card's 6-digit BIN-number unambiguously identifies card type and scheme.

6.2.14 *Charge cards*

Transactions with cards that can be used for payments, covered by a credit facility connected to a payment account, cf. appendix 1 (4b) in the Danish Payment Services and Electronic Money Act.

6.2.15 *Prepaid cards*

Transactions with cards that can be used for payments, not covered by a credit facility connected to a payment account, cf. appendix 1 (3b) in the Danish Payment Services and Electronic Money Act.

7 SKEMA TUKORTa & TUKORTb: TRANSACTIONS WITH FOREIGN CARDS

Form TUKORTa is for reporting data on the number of transactions in Denmark with foreign cards. Form TUKORTb is for reporting the value of these transactions.

The bank must report data on the transactions it acquires. If the bank is not an acquirer of foreign card payments, it may disregard these forms.

Reverse payments (credit transactions) on cards are not subject to reporting, only payments or cash withdrawals are to be reported.

Form 5A: Number of transactions with foreign cards Chart 5

	Total	Physical trade	Online shopping	Self-service environments	Cash withdrawals
	2.1	2.2	2.3	2.4	2.5
1.1 Foreign cards					
1.2 Foreign debit cards					
1.3 Foreign credit cards					

7.1 Types of card

7.1.1 Foreign cards

Cards issued abroad that can be used for payments in Denmark. These cards are typically issued under licence from an international card company such as MasterCard, Visa, JCB, American Express or Diners Club.

Identity: 1.1 = 1.2 + 1.3

7.1.2 Foreign debit cards

Cards issued abroad where the payment is debited to the payer's account immediately after the issuer has received the transaction information. Examples include Visa Electron and MasterCard Debit.

7.1.3 Foreign credit cards

Cards issued abroad where the payment is not debited to the cardholder's account immediately after the issuer has received the transaction information, but only after a period of time agreed between the cardholder

and the issuer, typically once a month. Examples include Visa, MasterCard, American Express and Diners Club.

7.2 Breakdown

7.2.1 Total

Total calculation of transactions in Denmark, including transactions in Danish online shops.

Identity: 2.1 = 2.2 + 2.3 + 2.4 + 2.5

7.2.2 Physical trade

Payments in trade in Denmark where both the payer and the payee are physically present as defined in section 6(13) of the Danish Payment Services and Electronic Money Act.

7.2.3 Online shopping

Payments to retailers in Denmark for online shopping, including mail order and telephone sales. This type of payment is referred to also as Card Not Present (CNP) transactions.

7.2.4 Self-service environments

Payments made in unstaffed self-service environments in Denmark. Examples include pumps at petrol stations, parking meters, parking facilities, bridges and toll roads, automatic ticket machines and supermarket self-scan checkouts as well as vending machines for small items.

7.2.5 Cash withdrawals in Denmark

Cash withdrawals at ATMs or over the counter in Denmark.

8 FORMS TMOBILa & TMOBILb: TRANSACTIONS USING MOBILE PHONE, TABLET, PC OR SIMILAR DIGITAL EQUIPMENT

In case the reporting company either develops and general, widely accepted payment solution, see definition below, or is an issuer of payments cards, which are used in digital wallets. In the last-mentioned case the issuer is requested to report on card payments by means of cards in digital wallet-solutions, fx by use of a phones NFC og BLE-technology.

Form TMOBILa is for reporting data on the number of transactions using mobile phone, tablet, PC or similar digital equipment. Form TMOBILb is for reporting the value of these transactions.

Only transactions using general payment solutions are included. A payment solution is general if it can be used to transfer money to other private consumers and/or be applied widely to pay for goods or services in Denmark.

A solution can be applied widely for payments at point of sale if it does not have limited application as defined in section 38(1) of the Danish Payment Services and Electronic Money Act.

Examples of solutions for which data is to be reported in these forms are MobilePay and Swipp, online banking payment solutions such as the eDankort and Danske Netbetaling as well as digital wallets with one or more built-in cards.

Form TMOBILa: Number of transactions using mobile phone, tablet, PC or similar digital equipment Chart 6

	Total payments sent	Total payments received	Physical trade	Online shopping	Self-service environments	Person-to-person transfers
	2.1	2.2	2.3	2.4	2.5	2.6
General payment solutions						
1.1 Solution based on payment card or e-money account						
1.2 Solution based on credit transfer between bank accounts						

8.1 General payment solutions

8.1.1 *Solution based on payment card or e-money account*

Solutions where the transaction involves either a card payment or a transfer from an electronic money account as defined in section 6(21) of

the Danish Payment Services and Electronic Money Act. Examples include MobilePay and digital wallets with one or more cards.

8.1.2 *Direct withdrawals from bank accounts*

Solutions where the transaction involves a credit transfer from the payer's bank account. Examples include Swipp and online banking solutions such as the eDankort and Danske Netbetaling.

8.2 Breakdown

8.2.1 *Total payments made*

Total calculation of payments made.

For MobilePay and Danske Netbetaling, data is reported by Danske Bank and for Swipp and the eDankort by the bank providing the solution to the payer. In case a payment card is used by means of a digital wallet, i.e. a card that is either registered or issued directly as a "virtual or electronic card" is used for payments or transfers, the issuer of the card, is requested to report this use.

8.2.2 *Total payments received*

For MobilePay and Danske Netbetaling, data is reported by Danske Bank and for Swipp and the eDankort by the bank providing the solution to the payer. In case a payment card is used by means of a digital wallet, i.e. a card that is either registered or issued directly as a "virtual or electronic card" is used for payments or transfers, the issuer of the card, is requested to report this use.

8.2.3 *Physical trade*

Payments received as part of transactions where both the payer and the payee are physically present as defined in section 6(13) of the Danish Payment Services and Electronic Money Act. An example is staffed check-out in retail stores.

8.2.4 *Online shopping*

Payments received for online shopping, including mail order and telephone sales.

8.2.5 *Self-service environments*

Payments received for transactions in self-service environments such as pumps at petrol stations, parking meters, parking facilities, bridges and toll roads, automatic ticket machines and supermarket self-scan check-outs as well as vending machines for small items.

8.2.6 *Person-to-person transfers*

Payments received by private individuals.

9 FORMS MKORTPIa & MKORTPIb: MISUSE OF CARDS

These forms are for reporting data on misuse of cards with wide application issued by the bank and misuse of cards issued abroad at points of sale in Denmark.

Form MKORTPIa is for reporting data on the number of misuse transactions, and form MKORTPIb is for reporting data on the value of the misuse.

The calculation is based on established misuse. Information on misuse is reported with a lag compared to the rest of the information to be reported, i.e. misuse in 1st quarter 2016 is reported along information collect via the other forms containing data for the 2nd quarter 2016. The delay in reporting of information on misuse is intended to minimize the number of replacement reports, due to case processing of reported misuse.

Form MKORTPIa: Number of misuse transactions, cards Chart 7

	Total	Misuse in Denmark					Misuse abroad			
		Lost or stolen cards		False cards			Online shopping, 'card not present'	Lost or stolen cards		False cards
		Cash withdrawals	Physical trade	Physical trade, contactless payments	Cash withdrawals	Physical trade			Lost or stolen cards	False cards
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10
1.1 Cards issued, Denmark										
1.2 Dankort and Co-branded Dankort										
1.3 International debit cards										
1.4 International credit cards										
1.5 Foreign cards										
1.6 Foreign debit cards										
1.7 Foreign credit cards										

Nets: Nets reports complementary information.

9.1 Types of card

9.1.1 Cards issued, Denmark

Cards with wide application issued by the bank.

$$Identity: 1.1 = 1.2 + 1.3 + 1.4$$

9.1.2 Dankort and Co-branded Dankort

Debit cards where the payment is debited to the payer's account immediately after the bank has received the transaction information.

The Dankort is the national debit card, used only for domestic transactions. Co-branded Dankort are Dankort co-branded with an international card brand, e.g. Visa, to allow the card to be used internationally.

9.1.3 International debit cards

Debit cards with characteristics as described in 9.1.2, issued under licence from an international card company such as Visa or MasterCard. Examples include Visa Electron and MasterCard Debit.

9.1.4 International credit cards

Cards where the payment is not debited to the payer's account immediately after the bank has received the transaction information, but only after a period of time agreed between the payer and the bank, typically once a month. An agreement for additional credit, a revolving credit facility, may be linked to the credit card. This credit facility is typically interest-bearing.

International credit cards are issued under licence from an international card company such as Visa or MasterCard. Examples include Visa, MasterCard, American Express and Diners Club.

9.1.5 Foreign cards

Cards issued abroad that can be used for payments in Denmark. The card is typically issued under licence from an international card company such as MasterCard, Visa, JCB, American Express or Diners Club.

Identity: 1.5 = 1.6 + 1.7

9.1.6 Foreign debit cards

Cards issued abroad with characteristics as described in 9.1.2. Examples include Visa Electron and MasterCard Debit.

9.1.7 Foreign credit cards

Cards issued abroad with characteristics as described in 9.1.4. Examples include Visa, MasterCard, American Express and Diners Club.

9.2 Breakdown

9.2.1 Total

Total calculation of misuse of cards issued by the bank and misuse of cards at points of sale in Denmark where the bank is the acquirer.

Identity: 2.1 = 2.2 + 2.3 + 2.5 + 2.6 + 2.7 + 2.8 + 2.9 + 2.10

9.2.2 Lost or stolen cards, cash withdrawals, Denmark

Misuse in Denmark of lost or stolen cards where cash has been withdrawn from an ATM or the branch of a bank.

9.2.3 *Lost or stolen cards, physical trade, Denmark*

Misuse in Denmark of lost or stolen cards in physical trade, i.e. transaction where both the payer and the payee are physically present as defined in the Danish Payment Services and Electronic Money Act.

9.2.4 *Lost or stolen cards, physical trade, contactless payments, Denmark*

Misuse in Denmark of lost or stolen cards in physical trade, cf. 9.2.3 using contactless technology such as Near Field Communication, NFC.

9.2.5 *False cards, cash withdrawals, Denmark*

Misuse in Denmark of false cards where cash has been withdrawn from an ATM or the branch of a bank.

9.2.6 *False cards, physical trade, Denmark*

Misuse in Denmark of false cards in physical trade, i.e. transaction where both the payer and the payee are physically present as defined in the Danish Payment Services and Electronic Money Act.

9.2.7 *Online shopping, Denmark*

Misuse in Denmark in online shopping, including mail order and telephone sales. Card payments in online shopping are also referred to as Card Not Present (CNP) transactions.

9.2.8 *Lost or stolen cards, abroad*

Misuse abroad of lost or stolen cards where cash has been withdrawn or payments made in physical trade.

9.2.9 *False cards, abroad*

Misuse abroad of false cards where cash has been withdrawn or payments made in physical trade.

9.2.10 *Online shopping, abroad*

Misuse of cards in online shopping, including mail order and telephone sales, at points of sale abroad. Card payments in online shopping are also referred to as Card Not Present (CNP) transactions.

10 FORM EPT: TERMINALS AND READERS, E-MONEY CARDS

This form is used by issuers of e-money cards in case the issuer also supply e-money card terminals or readers to be used when accepting e-money payments or transfer of funds to and from e-money accounts or funds stored on e-money cards. Only number of active terminals or readers in Denmark are reported.

The reporting company (an issuer of e-money cards) reports the number of active terminals, i.e. terminals or readers that have been online and used within the last three month.

It is not need that the reporter owns, leases, or rents out the e-money terminals or readers. Sole requirement is that payees need the terminals or readers in order to accept payments by e-money cards issued by the reporting company.

It is of no importance if the daily operations and maintenance is outsourced.

Note, terminals for payment cards, i.e. POS-terminals, are not reported.

FORM EPT: E-money terminals and readers Chart 8

	Total
	2.1
1.1 E-money card terminals or readers	
Of which	
1.2 E-money card accepting terminals, contactless payments	
1.3 E-money card accepting terminals	
1.4 E-money card loading and unloading terminals or readers	

10.1 Types of e-money terminal

10.1.1 E-money terminals or readers

Total number of active e-money terminals or readers.

10.1.2 E-money card accepting terminals, contactless payments

Active e-money card terminals or readers, which enable contactless payments e.g. by use NFC technology. The terminal must have activated the contactless reader and the necessary software.

10.1.3 E-money card accepting terminals

Active e-money card accepting terminals or readers for payments by e-money cards.

10.1.4 *E-money card loading and unloading terminals or readers*

Active e-money card terminals or readers used for loading or unloading of e-money cards or transfer of funds to and from e-money accounts.

11 FORM TAKORT: RECURRENT PAYMENTS USING PAYMENT CARDS

Payment service providers of payment gateways are requested to use form TAKORT for reporting information on recurrent payments using payment cards (automatic card payments). Recurrent payments is charged using stored card information.

Recurrent payments take place on the basis of an agreement between the payer and the payee, and without the payer actively approve each payment. Compared to the payer's basic experience, these payments are similar to payments via direct debits.

Payees also sign an agreement with the payment service provider, that enable payees to charge customers using recurrent payments. The service provider stores the payers' card information. This information is since used to charge the payers and the payee's request after having notified the payers.

Automatic card payments are used for a variety of types of charges, e.g.

- The payment of subscriptions for streaming services, telecommunications services and membership fees.
- Top-up payments where an amount is charged and transferred to a prepaid account when a lower balance on the account is exceeded. This "loads" payer's prepaid account with the payee to the pre-agreed balance.
- Settlement of the collected micro payments where the payee makes request payment when an upper credit limit is exceeded.
- Instalments, the total payment is divided into multiple instalments automatically charged to the payment card.

Recurrent payments distinguished from "one-click payments" online, by the payer's need for acceptance of each payment by a click. In the latter case the payer's payment information is saved and stored upon approval as part of an earlier purchase process at the online shop. Payments are also known as *card on file-payments*.

Form TAKORT: Recurrent payments using cards

Chart 9

	Number	Value
	2.1	2.2
1.1. Recurrent payments (automatic card payments)		

11.1.1 Recurrent payments using cards

Automatic card payments, recurrent payments are initiation upon request of the payee. Hereby it can be compared to a payment by means of direct debits.

11.2 Breakdown**11.2.1 Number**

Number of recurrent payments charged to payer's cards.

11.2.2 Value

Value of recurrent payments charged to payer's cards.

12 FORM POSKTL: PAYMENT CARD TERMINALS

Payment service providers of payment card terminals uses form POSKTL to report on the number of active terminals in Denmark, which the reporting company has delivered. The terminals are used for acceptance of payments with payment cards such as the national debit card, Dankort, and international cards e.g. Visa, MasterCard and Diners Club, i.e. payment cards that is distinguished from payment cards with limited use as defined in section 38(1) of the Danish Payment Services and Electronic Money Act.

Form POSKTL: Payment card terminals Chart 10

	Total
	2.1
1.1 Total, POS terminals	
Of which	
1.2 POS terminals for contactless payments	
1.3 Hand-held POS terminal	
1.4 mPOS-terminal	
1.5 Unattended Payment Terminals (UPT)	

12.1 Types of payment card terminals

12.1.1 Total

Total number of active payment card terminals, supplied by the reporter.

12.1.2 POS terminals for contactless payments

Active payment card terminals, for accepting contactless payments e.g. using Near Field Technology, NFC, or Bluetooth Low Energy, BLE, i.e. making payments possible without physical contact between terminal and payment card. The terminal must have activated the contactless reader and the necessary software.

12.1.3 Hand-held POS terminals

Active payment card terminals which easily can be move around onsite or between alternating places of business. The terminals are uses a battery as power source and either mobile phone network (GRPS), a WiFi network or the like for transmitting payment informations. In this way the mobility is not compromised by wires.

12.1.4 *mPOS terminals*

A mPOS card terminals are made up by a smartphone or tablet and an attached dongle or devise. The reporting company reports number of active dongles.

Examples among many are iZettles Card Reader Light and Pro og Ingenicos iSMP.

12.1.5 *Unattended payment terminals (UPT)*

Active unattended payment terminals e.g. at petrol stations, at toll roads, parking meters, ticket issuing machine, self-check outs in supermarkets or vendors.

13 FORM MNETB: NETBANK INTRUSIONS

The Danish Bankers Association reports on the behalf of banks intrusions, misuse and fraud in relation to netbank and mobile bank services.

Form MNETB: Netbank intrusions Chart 11

	Total	Phishing etc.	Hacker attacks etc.	Other forms of intrusion
	2.1	2.2	2.3	2.4
1.1 Number of netbank intrusions				
Of which				
1.2 Number of netbank intrusions with loss				
1.3 Value of loss due to netbank intrusions				

13.1 Number and losses

13.1.1 Number of netbank intrusions

Number of intrusions in netbanks – encompasses attempts with or without a loss.

13.1.2 Number of netbank intrusions with a loss

Number of intrusions in netbanks that resulted in a loss.

13.1.3 Value of losses due to netbank intrusions

Value of loss due to netbank intrusions.

In case the banks successfully (partly) recovers stolen funds, the amount is deducted, when computing the loss.

13.2 Breakdown

13.2.1 Total

Total number of intrusions.

13.2.2 Phishing etc.

Intrusion by means of user credentials, password etc. Users may in good faith have handed over this needed informations by passing them on by answering a mail.

13.2.3 *Hacker attacks etc.*

Intrusions where hackers make use of weaknesses in users security and settings on computers, tablets, smartphones and similar devices. E.g. by means of installed malware, Trojans or ransomware.

13.2.4 *Other forms of intrusions*

Intrusions not brought about by phishing or hacker attacks. An example is misuse by a third party, which users have given permission to initiate a payment on behalf of the user.

14 FORM HIKH: CASH WITHDRAWALS AND DEPOSITS

Form HIKH is used by Cash-In-Transit companies to report information on number and value of cash withdrawals and deposits made on behalf of the company's clients. Letters of attorney make cash withdrawals possible

In case the reporting company undertakes multiple deposits or withdrawals simultaneously in the cash depot, each client or transaction is counted as separately, when computing the number.

Withdrawals and deposits of Danish kroner as well as foreign currencies are included in the computation.

FORM HIKH: Number and value of cash withdrawals and deposits Chart 12

	Number	Value
	2.1	2.2
1.1 Cash withdrawals		
1.2 Deposits		

14.1 Type of transactions

14.1.1 *Cash withdrawals*

Cash withdrawals undertaken by the reporting company on behalf of clients.

14.1.2 *Deposits*

Cash deposits undertaken by the reporting company on behalf of clients.

14.2 Breakdown

14.2.1 *Number*

Total number of withdrawals or deposits made.

14.2.2 *Value*

Total value of withdrawals or deposits made.

15 FORM AFTQVR: AGREEMENTS

Form AFTQVR is for reporting information on number of agreements.

Form AFTQVR: Number of agreements Chart 13

	Total	Consumer	Firm etc.	Physical trade	Online shopping	Self-service environments
	2.1	2.2	2.3	2.4	2.5	2.6
Agreements with payees on acquiring of cards						
1.1 International debit cards						
1.2 International credit cards						
Agreements, gen. payment solutions, mobile phone, tablet, PC or similar digital equip.						
1.3 Withdrawals using payment cards or e-money accounts						
1.4 Direct withdrawals from bank account						
Agreements on recurrent payments (automatic card payments)						
1.5 Agreements with payees						
1.6 Agreements between payers and payees						
Agreements with card holders						
1.7 Payment accounts						
1.8 E-money accounts						

15.1 Type of agreement

15.1.1 *Agreements with payees, acquiring of international debit card*

Agreements with payees on acquiring of international debit card payments.

15.1.2 *Agreements with payees, acquiring of international credit card*

Agreements with payees on acquiring of international credit card payments.

15.1.3 *Agreements with users on general payment solutions, for withdrawals using payment cards or e-money accounts*

Agreements for making and/or receiving payments using general payment solutions for mobile phones, tablets, PCs or similar digital equipment where the transaction involves a withdrawal from a payment card or an electronic money account as defined in section 6(21) of the Danish Payment Services and Electronic Money Act. Examples include MobilePay and digital wallets with one or more built-in cards.

A payment solution is general if it can be used to transfer money to other users and/or be applied widely for payments at point of sale.

A solution can be applied widely for payments at point of sale if it does not have limited application as defined in section 38(1) of the Danish Payment Services and Electronic Money Act.

15.1.4 *Agreements with users on general payment solutions, for direct withdrawals from bank accounts*

Agreements for making and/or receiving payments using general payment solutions for mobile phones, tablets, PCs or similar digital equipment where the transaction involves a direct withdrawal from a bank account and completion of an account-to-account credit transfer. Examples include Swipp and online banking solutions such as the eDankort and Danske Netbetaling.

A payment solution is general if it can be used to transfer money to other users and/or be applied widely for payments at point of sale.

A solution can be applied widely for payments at point of sale if it does not have limited application as defined in section 38(1) of the Danish Payment Services and Electronic Money Act. Agreements on acquiring of card payments

15.1.5 *Agreements with payees, recurrent payments (automatic card payments)*

Agreements the reporter has entered, which make it possible for payees to initiate recurrent payments on the payers' cards by use of the payment service provided by the reporting company.

15.1.6 *Agreements between payers and payees on recurrent payments (automatic card payments)*

Agreements between payers and payees, which give payee mandate to initiate multiple or recurrent payments on the payers' card.

15.1.7 *Agreements with cardholders on payment account*

Agreements on payment accounts, cf. section 6(7) of the Danish Payment Services and Electronic Money Act.

Included are accounts which cardholder do not have access to, i.e. accounts used by card issuer for internal auditing.

15.1.8 Agreements with cardholders on e-money account

Agreements on electronic money accounts, cf. section 6(21) of the Danish Payment Services and Electronic Money Act.

Included are also accounts which cardholders do not have access to, i.e. accounts used by card issuer for internal auditing.

15.2 Breakdown

15.2.1 Total

Total number of agreements entered into between the bank and its users.

Identity: 2.1 = 2.2 + 2.3

15.2.2 Consumer

Agreements entered into between the bank and its users who are consumers as defined in section 6(16) of the Danish Payment Services and Electronic Money Act.

15.2.3 Firm etc.

Agreements entered into between the bank and its users who are not consumers, cf. the definition in the Danish Payment Services Act.

15.2.4 Physical trade

Agreements entered into between the bank and payees for the acceptance of payments in physical trade, cf. section 6(16) of Danish Payment Services and Electronic Money Act.

15.2.5 Online shopping

Agreements entered into between the bank and payees for the acceptance of payments made for online shopping, including mail order and telephone sales, also referred to as Card Not Present (CNP) transactions.

15.2.6 Self-service environments

Agreements entered into between the bank and payees for the acceptance of payments made in unstaffed self-service environments such as pumps at petrol stations, parking meters, parking facilities, bridges and toll roads, automatic ticket machines and supermarket self-scan checkouts as well as vending machines for small items.

16 FORM DELTRTGS: RTGS-SYSTEMS, PARTICIPANTS

Danmarks Nationalbank reports using form DELTRTGS information on participants in RTGS-systems. Number of participants in the Danish and Pan-european RTGS-systems, KRONOS and Target, are reported.

Form DELTRTGS: Number of participants in RTGS-system Chart 14

	Kronos	Target
	2.1	2.2
1.1 Total		
1.2 Direct participants		
1.3 Credit institutions		
1.4 Central Bank		
1.5 Orther direct participants		
1.6 Public administration		
1.7 Clearing and settlement organisations		
1.8 Other financial institutions		
1.9 Others		
1.10 Indirect participants		

16.1 Type of participants

16.1.1 Participants, total

Total number of participants in RTGS-systems.

Identity: 1.1 = 1.2 + 1.10

16.1.2 Direct participants

Number of direct participants in RTGS-systems.

Indentitet: 1.2 = 1.3 + 1.4 + 1.5

16.1.3 Credit institutions

Number of credit institutions in RTGS-systems.

16.1.4 Central Bank

Danmarks Nationalbank, and potential other central banks participating in RTGS-systems.

16.1.5 Other direct participants

Number of other direct participants not a central bank or credit institutions.

Identity: 1.5 = 1.6 + 1.7 + 1.8 + 1.9

16.1.6 Public administration

Number government agencies etc., which are direct participants in RTGS-systems..

16.1.7 Clearing and settlement organisation

Number clearing and settlement organisations, that are direct participants i RTGS-systems.

16.1.8 Other financial institutions

All financial institutions participating in a payment system that are under the supervision of the relevant authorities, i.e. either the central bank or the prudential supervisor, but not falling within the definition of credit institutions.

16.1.9 Others

Number of other direct participants in RTGS-systems.

16.1.10 Indirect participants

Number of indirect participants in RTGS-systems.

16.2 Breakdown

16.2.1 Kronos

Danmarks Nationalbank's RTGS-system (Real Time Gross Settlement) for transfers in Danish kroner. Kronos is primarily used for settlement of large and time-critical interbank payments.

16.2.2 Target

The ECB's RTGS-system for transfers in euro. Target is primarily for settlement of large and time-critical interbank payments.

17 FORM TRTGSa & TRTGSb: TRANSAKTIONS IN RTGS-SYSTEMS

Form TRTGSa is used for reporting number of transaktions in Kronos and Target2, the RTGS-systems used respectively for settlement of payments in Danish kroner and euro.

In form TRTGSb the value of the transactions are reported.

Form TRTGSa: Transactions in RTGS-systems Chart 15

	Total transactions	Domestic transactions	Cross border transactions	Cross border transactions to a country in the eurozone	Cross border transactions to a country not in the eurozone	Interbank payments, MT202	Interbank payments, MT103 - single customer credit transfer	Concentration ratio, five largest participants	Concentration ratio, indirect participants
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9
1.1 Kronos									
1.2 Target									

17.1 RTGS-systems

17.1.1 Kronos

Danmarks Nationalbank's RTGS-system (Real Time Gross Settlement) for transfers in Danish kroner. Kronos is primarily used for settlement of large and time-critical interbank payments.

17.1.2 Target2

The ECB's RTGS-system for transfers in euro. Target is primarily for settlement of large and time-critical interbank payments.

17.2 Breakdown

17.2.1 Total transactions

Total transactions settled in the RTGS-system.

$$\text{Identity: } 1.1 = 1.2 + 1.3 + 1.4 + 1.5 + 1.6 + 1.7$$

17.2.2 Domestic transactions

Domestic transactions.

17.2.3 Cross border transactions

Cross border transactions are sent from the Danish Target2-component to another Target2-component.

17.2.4 Cross border transactions to a recipient in the Eurozone

Cross border transactions are sent from the Danish Target2-component to another Target2-component in the Eurozone.

17.2.5 Cross border transactions to a recipient not in the Eurozone

Cross border transactions are sent from the Danish Target2-component to another Target2-component not in the Eurozone.

17.2.6 Interbank payments, MT202

Interbank payments between financial institutions. Transactions are initiated by credit institutions. SWIFT-code MT202 is used for transactions between banks.

17.2.7 Interbank payments, MT103

Interbank payments which are initiated by customers. SWIFT-code MT103 is used for these single customer credit transfers .

17.2.8 Concentration ration, five largest participants

The concentration ratio is the share of transactions sent through the RTGS-system by the five largest participants.

The five largest participants measured by number of transactions do not necessarily coincide with the five largest when measured by the value of transactions.

Reported in per cent with one decimal.

17.2.9 Concentration ration, indirect participants

The concentration ratio is the share of transactions sent through the RTGS-system by indirect participants.

Reported in per cent with one decimal.